

What is claimed is:

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1. A system comprising:
a rules engine which is operable to assess a value of an insurance claim as
a function of a plurality of rules, wherein said plurality of rules use
formulas to assess said value of said insurance claim;
a database which stores said formulas usable by said plurality of rules,
wherein said database is separate from said rules engine.
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2. The system of claim 1, wherein said database stores formula data which is
transformable to said formulas, and wherein the system further comprises:
a translator program which is operable to read said formula data from said
database and transform said formula data into said formulas usable
by said plurality of rules.
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3. The system of claim 2,
wherein said formula data is stored in a tabular format in said database.
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4. The system of claim 2,
wherein said formula data comprises alphanumeric values stored in said
database.
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5. The system of claim 2,
wherein said formulas are configured to be updated by updating said
formula data stored in said database.
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6. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.

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7. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.
8. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.
9. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.
10. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.
11. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.
12. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.
13. The system of claim 2,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.
14. The system of claim 2,

wherein said formula data are configured to be modified in response to business requirements of an insurance organization to form modified formula data.

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15. The system of claim 2,

wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data;

wherein said translator program is configured to be modified as a function of business requirements of an insurance organization to form a modified translator program; and

wherein said modified translator program is configured to read said modified formula data from said database and transform said modified formula data into a modified plurality of formulas.

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16. The system of claim 1,

wherein said formulas are usable in real-time by said plurality of rules to assess the value of the insurance claim.

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17. The system of claim 1,

wherein said insurance claim comprises a bodily injury claim, and wherein said value of said insurance claim comprises a bodily injury general damages value.

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18. The system of claim 17,

wherein said plurality of rules use said formulas to determine a trauma severity value associated with said bodily injury claim.

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19. The system of claim 1, further comprising:
a CPU;

a memory coupled to the CPU, wherein said rules engine comprises program instructions which are stored in said memory and executable by said CPU.

5 20. The system of claim 1,
 wherein said rules comprise logical instructions for assessing said value of
 said insurance claim.

10 21. The system of claim 1,
 wherein each rule comprises a premise and one or more resulting actions
 for assessing said value of said insurance claim.

15 22. The system of claim 1,
 wherein each of said formulas comprises one or more inputs and one or
 more functions operating on said one or more inputs to compute
 one or more outputs.

20 ~~23. A method comprising:
 providing a rules engine which is operable to assess a value of an
 insurance claim as a function of a plurality of rules, wherein said
 plurality of rules use formulas to assess said value of said
 insurance claim;
 providing a database which stores formula data and said formulas for said
 plurality of rules, wherein said database is separate from said rules
 engine;
 reading said formula data from said database; and
 transforming said formula data into said formulas usable by said plurality
 of rules.~~

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30 24. The method of claim 23,

wherein said insurance claim comprises a bodily injury claim, and wherein
said value of said insurance claim comprises a bodily injury
general damages value.

5 25. The method of claim 24, further comprising:
 assessing said value of said insurance claim as a function of said plurality
 of rules and said plurality of formulas by determining a trauma
 severity value associated with said bodily injury claim.

10 26. The method of claim 23,
 wherein said formula data is stored in a tabular format in said database.

15 27. The method of claim 23,
 wherein said rules engine comprises program instructions which are
 executable by a computer.

20 28. The method of claim 23,
 wherein said rules comprise logical instructions for assessing said value of
 said insurance claim.

25 29. The method of claim 23,
 wherein each rule comprises a premise and one or more resulting actions
 for assessing said value of said insurance claim.

30 30. The method of claim 23,
 wherein said formulas data comprises alphanumeric values stored in said
 database.

35 31. The method of claim 23, further comprising:
 updating said formulas by updating said formula data stored in said
 database.

32. The method of claim 23, further comprising:
updating said formula data in said database;
reading said updated formula data from said database; and
transforming said updated formula data into updated formulas for use by
said plurality of rules.
33. The method of claim 23, further comprising:
modifying said formula data in response to business requirements of an
insurance organization to form customized formula data.
34. The method of claim 33, further comprising:
modifying said formulas to form modified formulas by using said
modified formula data.
35. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.
36. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.
37. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.
38. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.

39. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.

5 40. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.

10 41. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.

15 42. The method of claim 23,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.

20 43. A carrier medium comprising program instructions, wherein said program
instructions are computer-executable to implement:
providing a rules engine which is operable to assess a value of an
insurance claim as a function of a plurality of rules, wherein said
plurality of rules use formulas to assess said value of said
insurance claim;
providing a database which stores formula data and said formulas for said
plurality of rules, wherein said database is separate from said rules
engine;
25 reading said formula data from said database; and
transforming said formula data into said formulas usable by said plurality
of rules.

30 44. The carrier medium of claim 43,

wherein said insurance claim comprises a bodily injury claim, and wherein
said value of said insurance claim comprises a bodily injury
general damages value.

5 45. The carrier medium of claim 44, wherein said program instructions are
further computer-executable to implement:

 assessing said value of said insurance claim as a function of said plurality
 of rules and said plurality of formulas by determining a trauma
 severity value associated with said bodily injury claim.

10 46. The carrier medium of claim 43,
 wherein said formula data is stored in a tabular format in said database.

15 47. The carrier medium of claim 43,
 wherein said rules engine comprises program instructions which are
 executable by a computer.

20 48. The carrier medium of claim 43,
 wherein said rules comprise logical instructions for assessing said value of
 said insurance claim.

25 49. The carrier medium of claim 43,
 wherein each rule comprises a premise and one or more resulting actions
 for assessing said value of said insurance claim.

50 50. The carrier medium of claim 43,
 wherein said formulas data comprises alphanumeric values stored in said
 database.

30 51. The carrier medium of claim 43, wherein said program instructions are
further computer-executable to implement:

updating said formulas by updating said formula data stored in said database.

52. The carrier medium of claim 43, wherein said program instructions are further computer-executable to implement:

updating said formula data in said database;
reading said updated formula data from said database; and
transforming said updated formula data into updated formulas for use by said plurality of rules.

53. The carrier medium of claim 43, wherein said program instructions are further computer-executable to implement:

modifying said formula data in response to business requirements of an insurance organization to form modified formula data.

54. The carrier medium of claim 53, wherein said program instructions are further computer-executable to implement:

modifying said formulas to form modified formulas by using said modified formula data.

55. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a formula identifier.

56. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a sequence number.

57. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a section description.

58. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a page identifier.

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59. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a prompt identifier.

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60. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises an answer identifier.

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61. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a mathematical function.

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62. The carrier medium of claim 43,
wherein said formula data comprises a plurality of entries in said database,
wherein at least one entry comprises a numeric value.

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